

Abstract

Discloses a system for a consumer to make an electronic payment at a vendor site VS 110, such as a vending machine, parking meter, and the like using the consumer's mobile user equipment UE 150, i.e., mobile phone or connected PDA. The vendor site can be attended or unattended but does not require direct connectivity of the VS 110 to a service center SC 170 to make the payment. Payment is made based on a unique code provided to the consumer at the vendor site, referred to as a transaction identification code (TID). The transaction identification code is supplied to the service center, which responds with a unique authorizing confirmation code by exchange of messages over the communications network of the user equipment UE 150. Security and data integrity is provided by means of message encryption and CRC methods. Message encryption provides transaction security over the wireless network. Suitable encryption is based on the order synchronized code, an initialization vector and key distribution system or other encryption mechanism to maintain security and integrity of the transaction. An option to support operation of the system in multiple languages is provided. The user or consumer billing and vendor payment steps necessary to complete the financial settlement of the purchase transaction is supported by a billing proxy, which can effect settlement by the user's wireless carrier or through an independent billing service provider.